

THE
FIRST NATIONAL BANK.

O AND TENTH STREETS.

Capital, \$400,000.
Surplus, \$100,000.

OFFICERS:

E. S. HARWOOD, President.
J. A. HARRIS, Vice President.
J. E. COOK, Cashier.
C. S. LIPPINCOTT, Assistant Cashier.
H. S. FREEMAN, Assistant Cashier.

COLUMBIA NATIONAL BANK.

LINCOLN, NEB.

CAPITAL, \$250,000.00.

Officers and Directors.

JOHN B. WRIGHT, President.
J. E. SANDERS, Vice President.
J. E. COOK, Cashier.
F. E. JOHNSON, H. P. LAW, THOS. COCHRAN,
E. R. SIZER, T. W. LOWERY,
W. L. DAYTON.General Banking Business Transacted
COLLECTIONS A SPECIALTY.

GERMAN NATIONAL BANK.

LINCOLN, NEB.

CAPITAL, \$100,000.00.
SURPLUS, \$20,000.00.JOSEPH BOEHMER, Pres.
HERMAN H. SCHABERG, V. Pres.
CHAS. E. WAITE, Cashier.
GEO. H. SCHWAKE, Asst. Cashier.

5 per cent on Deposits Paid at the

LINCOLN

Savings Bank

AND SAFE DEPOSIT CO.

Cor. P and Eleventh Sts.

The only Safe Deposit Vaults in Lincoln.

DIRECTORS.

N. S. HARWOOD, H. D. HARWOOD,
N. C. BROCK, J. Z. BRISCOE,
Wm. McLaughlin, C. J. ERST,
W. A. BELLOCK, H. W. BROWN,
C. T. BORGES, R. C. PHILLIPS,
C. S. LIPPINCOTT, H. C. SIZER,
O. W. WEBSTER, H. E. LEWIS,
Albert Watkins, Fred Williams,
Rachel Lloyd.

LADIES' AND CHILDREN'S

HAIRCUTTING AND

SHAMPOOING
A SPECIALTY.

—AT—

SAM WESTERFIELD'S.

BURR BLOCK.

WORLD'S

FAIR.

How to economize time and money so as to see the world's fair to best advantage, is a question that may have puzzled you. Avoid mistakes by getting posted in advance. Perhaps the illustrated folder just issued by Santa Fe Route is what you need. It contains views of world's fair buildings, accurate map of Chicago, and other information of value to sight-seers. Address E. L. PALMER, P. O. Santa Fe Route, Omaha, and ask for free copy.

LINCOLN
Normal University

FREE Tuition! Full term, in seven different courses. Only high grade independent Normal in the state. The finest buildings, equipment, and ablest Normal Faculty. No experiment, but an established management. 40 courses, 35 teachers and lecturers. A live school for the masses. Write for catalogue.

F. R. SIZER, Mgr. Lincoln, Neb.

J. C. MCNETT,
UPHOLSTERER

AND CABINET MAKER.

Does all kinds of Repairing Promptly
All work warranted.

308 So. 11th St. Lincoln, Neb.

T. C. KERN, D. D. S.

DENTIST.

Rooms 25 and 26, Burr Block.

LINCOLN, NEB.

FREE Pamphlets describing the
resources of

KANSAS,

ARIZONA, OKLAHOMA,
NEW MEXICO AND CALIFORNIA.

May be had by addressing G. T. Nicholson, G. P. & T. A. A. T. & S. F. R. R., Topeka, Kansas. Mention this paper.

STIFF HATS MADE TO ORDER

FROM \$2.50 TO \$4.50.

Lincoln Stiff Hat Factory

N. W. COR. TWELFTH AND O STS.

Old Hats Blocked, Cleaned, Dyed and made as good as new. All kinds of Repair Work done.

PERSONAL MENTION

Mr. J. W. Winger is in Chicago.
Mr. W. R. Dawes has gone to Chicago.
Mr. H. J. Walsh has gone to Chicago.
Mr. Dave Rowe was in the city this week.

Miss Lulu Clark was an Omaha visitor Monday.

Miss Jessie Woods is visiting in Oskaloosa, Ia.

Miss May Bradley is visiting in East Lynn, Ill.

Miss Marie Hoover is attending the world's fair.

Mrs. L. W. Snow left Monday for the world's fair.

Dr. W. S. Tucker is attending the world's fair.

Mrs. A. B. Griffen left Wednesday for the world's fair.

Mr. C. N. Crandall left Saturday for the world's fair.

Miss L. C. Butler is enjoying a visit at the world's fair.

Mr. J. E. Markell, of Omaha, was in Lincoln this week.

Mr. Edward Brown, of Grant, was in the city this week.

Mr. and Mrs. J. N. Green, left Monday for the world's fair.

Mr. H. T. Clarke, of Omaha, spent Sunday in this city.

Mr. Will Clarke, of Omaha, spent Sunday in Lincoln.

Mr. R. H. Moffat of Tallapoosa, Ga., is visiting in the city.

Mr. and Mrs. J. L. Teeters left Monday for the White City.

Mr. and Mrs. H. L. Metcalf left Monday for the world's fair.

Mr. and Mrs. Walter C. Hulett, were in Lincoln over Sunday.

Mr. H. T. Dobbins, of the News, left for the world's fair Saturday.

Miss Maude Oakley has returned from a pleasant visit in Omaha.

Mr. Fred Smyzer will leave next week for his home in Brookline, Mass.

General Amasa Cobb left Wednesday for the Columbian exposition.

Mr. and Mrs. E. H. Mahew of Omaha, visited in Lincoln during the week.

Mr. L. J. Byers and Mr. George Ruff left Monday for Minneapolis, Minn.

Mrs. J. B. Meyer and Mrs. W. H. Green left Friday for Newark, N. J.

Miss Lillian Norton arrived in Lincoln Saturday to attend the conservatory.

Mrs. J. P. Wood, of Traer, Iowa, is visiting her sister, Mrs. John Zehrung.

Mrs. Hall, of Omaha, visited her daughter, Mrs. Oscar Funke this week.

Mr. Ed G. Yates has gone east to purchase goods for his new wholesale house.

Mrs. G. B. Reynolds, of Ellis, Neb., visited her son in this city over Sunday.

Mr. L. Wessel, of the COURIER, will return to Lincoln with his family Monday.

Mrs. H. G. Fredricks has returned from a visit to West Virginia and Chicago.

Miss S. S. Freeman, formerly of Lincoln, but now of Chicago, is visiting in the city.

Mrs. Susan E. Conroy from Holidaysburg, Pa., is visiting her sister Mrs. J. R. Garland.

Mr. and Mrs. John L. Carson has gone to Colorado Springs to remain a couple of weeks.

Mrs. R. P. R. Miller and daughter have returned from a visit with friends in Denver.

Mr. and Mrs. O. B. Howell have returned from an outing in the Rocky mountains.

Mr. and Mrs. A. G. Hastings returned Saturday from the Atlantic coast and world's fair.

Miss Dena Loomis returned Wednesday from a two month's visit in Chicago and vicinity.

Mrs. M. M. Cahn has returned from a three month's visit to Chicago, Keokuk and New York.

Mr. Lyle Chambers, and Misses Gertrude and Emma Chambers left Tuesday for Chicago.

Professor F. W. Taylor, returned from Chicago Thursday. He will remain in town over Sunday.

Mr. and Mrs. Marsland and Miss Gertrude Marsland returned last week from the Black Hills.

Mrs. Zehrung, to the regret of her many friends, does not improve as rapidly as was hoped.

Mr. F. E. Bishop and Mr. Charles E. Tingley left Saturday evening for the Columbian exposition.

Mr. Rezin Welch, who has been in Colorado for several weeks, is expected to return in a few days.

Mr. and Mrs. E. O. Bradley, of Omaha, returned home Sunday after a visit of several days in this city.

Mr. and Mrs. George Parish and daughters Etta, Mabel and Edith left Monday for the world's fair.

Mrs. J. M. Oakes, of Kirkwood, Ill., is visiting her friend Mrs. J. N. Hyder of 801 North Sixteenth street.

Miss Hallie Newmeyer is at Lone Lake,

Mo., where she was called on account of the serious illness of her brother.

Miss Mary Shears came on from Chicago to attend her father's funeral and will remain in Lincoln some time.

Miss Lillian Campbell has returned from a several weeks vacation at the world's fair and her old home in Maroa, Ill.

Master John Harley left Thursday for Sheridan, Wyo., to join his father who is with a hunting party in the mountains.

Mr. and Mrs. A. H. Mendenhall left for Peoria, Wednesday, summoned thither by the death of Mr. Mendenhall's father.

Mrs. Cotter, accompanied by her daughter, Grace and a number of her pupils left this week for the Columbian exposition.

Mrs. E. W. Emonds and son Robert, and daughter Mary, have returned from Chicago, where they have been spending the summer.

Miss Maggie Murphy, of Herpolsheimer's millinery department, left Friday evening for a two week's vacation at the world's fair.

Mrs. A. D. Guile has returned from a visit to Hannibal. She was accompanied home by her sister, Mrs. McMillen, of Colorado Springs.

Misses Anna and Ada Closson left Monday for the world's fair. Miss Anna will go thence to Hillsdale Mich., to continue her college course.

Miss Maud Brighton, of Defiance, O., is the guest of Mr. and Mrs. J. A. Devore. She will leave shortly for Holdrege, where she has accepted a position as a teacher.

Mrs. John B. Wright has returned from Chicago. The many friends of Miss Dayise Robinson, Mrs. Wright's sister, will be pained to learn that she is still very ill.

Mr. O. R. Oakley and daughters, Mrs. T. W. Griffith and Miss Grace Oakley, Mr. and Mrs. R. H. Oakley and Miss Maude Oakley will leave shortly for the Columbian exposition.

Miss Katharine Graham, of Alleghany City, Pa., who has been visiting in this city the guest of Miss Anna Barr and Miss Gertrude Marsland, left for her home Wednesday via St. Louis and Chicago.

Miss Mary Miller of, Oak Park, Chicago, who has been visiting her sister Mrs. D. E. Thompson this summer, will go to Omaha Monday, where she will remain a couple of weeks before departing for home with her mother.

Mrs. J. L. Wright and daughter, Miss Cora, and son, W. R. Wright, left Friday evening for their new home at Hiawatha, Kan., where Mr. Wright will go into business. They will be missed by a large circle of friends in this city.

Dr. Crook, of California, who was recently elected chancellor of the Wesleyan university to succeed Dr. Creighton, has been in the city this week examining his new field of work. He is accompanied by Mrs. Crook. At a meeting of the executive committee of the university on Tuesday, Dr. Crook formally accepted the chancellorship. He will receive a salary of \$3,000.

Mrs. John C. Allen returned Tuesday from an extended visit in the east. After a stop of four weeks with friends at Cincinnati, Mrs. Allen went to Sea Bright, New Jersey, a noted summer resort on the Jersey coast, spending the month of August at Sea Bright and New York City. Secretary Allen joined Mrs. Allen in New York. They stopped at Chicago on their return.

What do You Take

Medicine for? Because you are sick and want to get well, or because you wish to prevent illness. Then remember that Hood's Sarsaparilla cures all diseases caused by impure blood and debility of the system. It is not what its proprietors say but what Hood's Sarsaparilla does that tell the story of its merit. Be sure to get Hood's, and only Hood's.

At Burlington Beach.

At Burlington Beach the present has been a busy week. The warm weather called out large crowds, and hundreds went in bathing, or sailed on the lake, or rode on the steamer, or danced in the pavilion. There has been a big attendance every afternoon and evening. Sailing grows more popular every day. Every body sails now, and the yachts are in constant demand. The management of Burlington Beach try to make the public thoroughly at home at this resort, and they have succeeded admirably. There is so much to do, and everything is so pleasant, that people like to go to the lake. The resort grows more and more popular. Music every evening at Burlington Beach.

The Union Pacific Cut Rates.

Denver, one way.....\$ 10.75

Denver, round trip.....20.00

Pueblo, Colorado Springs and Cheyenne the same rate.

Chicago, one way.....9.15

Chicago, round trip.....16.40

St. Louis, one way.....10.05

St. Louis, round trip.....18.40

Full information cheerfully given at 1044 O street, southwest cor. O and 11th.

J. T. MARTIN, E. B. SLOSSON,
City Ticket Agt. Gen. Agt.

A fine line of canned soups, 25 cents per can. Miller & Gifford, grocers.

"The Best" Laundry, 2208 O street, telephone 579, H. Townsend & Co., proprietors, Lincoln, Neb.

There may be some nicer and cooler places to enjoy a plate of delicious ice cream than Chas. June's pavilion, but they are not to be found in this neighborhood.

HOME DRESSMAKING.

FOUR DISTINCT SKIRTS AND HOW TO CUT THEM.

The Umbrella, the Empire, the 1850 and the Circular—Not a Difficult Task to Cut Them—Notes About the Trimming, Pockets and Openings.

(Copyright, 1903, by American Press Association.)

There are now four distinct skirts, known respectively as umbrella, empire, 1850 and the circular. The circular is a complete circle, with the center cut out for the waist, the rest falling in loose folds all around and with no seam except that in the back very like those of last season, but fuller. It requires double width material to cut these. The top is fulled in to the belt to cause it to fit over the hips.

The umbrella style requires nine breadths and is narrow at the top and extremely flaring, and generally some kind of trimming outlines each seam.

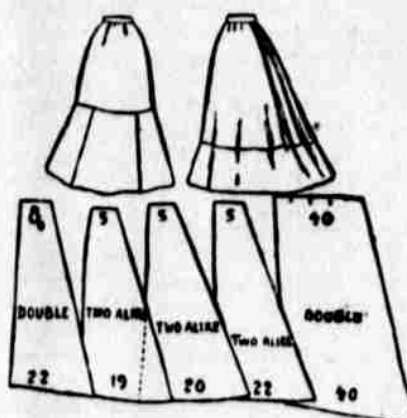
The empire is composed of eight breadths, and the 1850 is made very full and flaring, sometimes plain from top to bottom, but more often with a flounce set on, which is out in a partial circle so as to give the appearance of a second skirt, when, as is generally the case, it is headed by a narrow ruffle, or the joining is covered by some special trimming.

In most cases these are cut in the form of a half circle, but in others they are cut in sections, with the wide end downward and the top of each hollowed out a little and the bottom rounded to give it a flare.

The empire skirt is cut much like any other, but there are eight breadths as against the five. The top of the front breadth measures from 6 to 8 inches across the top and flares to 22 at the bottom. It is cut lengthwise on the fold. The next six breadths are 5 inches across the top and respectively 10, 20 and 22 at the bottom. The back breadth is 40 inches all along and cut to a short train in the back. The top of the back breadth is entirely taken up in plaits, making this skirt 38 inches around the waist. In case the wearer is more slender the breadths can be sloped in at the top, gathered slightly to bring it to the required size.

The pattern of a skirt is so easily drafted, given the measurement of length and waistband, that few instructions are needed other than to say that they should be cut on the straight and right side up where there is a nap or pattern. Where the goods are alike, like plain silk cashmere, etc., the gores can be pieced, as is shown on the diagram, by taking what comes from the top and adding it on the bottom, but this is not advisable if there is plenty of goods. Sometimes two breadths can be got from one width of cloth by adding these triangular pieces. Sometimes by laying one breadth (that means double) up and the other down when cutting two can be cut without piecing, but this will do only in cashmere, plain silk, cottons and chevrons, chevrons and plain napped goods of extra width. Velvet and velveta should never be cut "up and down," as there is always a difference in the shading.

The stiff skirt lining now used may be of crinoline, horsehair or wigan. If of horsehair, the edges must be firmly bound with strong material, so that the hairs will not stick through and irritate the wearer, the lining to be cut just the shape of the bottom and can be as deep as desired. It is better to have it made separate and cut stitch it to the lining, leaving the lower edge to come even with the bottom of the skirt. It should be in turn faced with alpaca or black silk stitched on with a machine. If three or four rows of the stitching are sewed around, they make the skirt stand out better. When these are first basted twice around the bottom and then cut stitched on, the edge should be carefully trimmed and then bound with bias velveta, which comes in pieces for that purpose. It needs more than one bunch, as the skirts are so large around. This is to be basted with the velvet part to the skirt and turned upward on the outside and basted with a strong thread, which is to remain in. Then it should be stitched and finally turned and felled down strongly to the under side.



DIAGRAMS OF EMPIRE SKIRTS.

The bottoms of all the styles of skirts are to be treated in the same manner, which gives them a neat and perfect finish. The bottom can then be pressed, and it is ready for the pocket and band. Some simply pipe the top, and this is preferable for all skirts to be worn with a basque, but where they are to be worn with a short, round waist a band is better, as it offers a means of fastening waist and skirt together.

The skirts open in the back, and the placket should be barely large enough to permit the wearer to get into the dress, and it should be lapped over from the right side and firmly stitched.

The pocket now is often entirely omitted, but it can be set in the back seam of the last gore. It can be cut round or square, as is preferred, but must always be faced with the dress material. When two loops are sewed, one on each side of the waist binding, the skirt is finished except for the trimmings.

The trimming most in vogue just now is the narrow gathered ruffle, with rolled French hem. This is but slightly gathered, sometimes with a heading and sometimes without. These are set around the bottom or at intervals up the skirt. The trimming of a skirt is so largely a matter of private taste that it is not easy to give directions as to the best style.

All the skirts where the full cut bottom is joined to the rest have some trimming. It may be plain ribbon band, jet passementerie or velvet bands or milliner's folds. These last cannot be described, but every one can learn to make them by seeing it done.

Bias velvet and silk flat folds must be made over crinoline to keep shape. Rows of velvet folds of graduated widths placed at regular distances apart make a handsome trimming, but they must be sewed in the straightest line, for they look bad if they are not and show the tye.

OLIVE HARPER.

We invite you . . .
to inspect our New

JACKETS

AND CLOAKS

FOR

MISSES AND CHILDREN.

The Latest Ideas,

Largest Assortment,

Lowest Prices.

SPECIAL INDUCEMENTS TO EARLY BUYERS.

BLOCH & KOHN'S

Progressive Dry Goods Emporium.

1141 AND 1143 O STREET

WESTERN NORMAL COLLEGE,

The School for the Masses

LINCOLN, NEBRASKA.

AN OLD SCHOOL IN A NEW LOCATION

(FORMERLY OF SHENANDOAH, IOWA.)

25 Departments.

85 Teachers.

Beautiful, healthy location, 35-acre campus, electric street car line runs directly to campus without change. \$250,000 in buildings, splendid equipment, superior accommodations, strong faculty, experienced management, comprehensive curriculum, thorough work, high moral and Christian influences and low expenses for students.

DEPARTMENTS AND COURSES.

We have 25 courses. Our music, fine art, pen art, elaborate, elocutionary, courses and kindergarten and model training schools (for both children and student teachers), are not equalled in the west.

STREET CAR TRANSFERS

to any part of the city for all who attend the Western Normal. You can enter at any time and find just such classes as you desire. Write, or call and see us. Spring term opens April 11, 1903, and continues 10 weeks. Summer term opens June 20, 1903 and continues 8 weeks. You can enter at any time, however. Catalogues and circulars free.

Address, W. M. CROAN, President, or
W. J. KINSLEY, Sec'y and Treas.SULPHO
SALINE BATH HOUSE AND SANI-
TARIUM.

This palatial establishment is now open in all departments with the exception of Turkish, Russian, Electric Cabinet and Roman, and these will be ready by June 1.

Arrangement of Hours—GREAT PLUNGE. Ladies, from 8 a. m. to 12:30 p. m. Daily except Sunday. Gentlemen, from 1 p. m. to 11 p. m. week days, and from 8 a. m. to 9 p. m. Sundays. SOCIAL SWIMMING—On Monday and Thursday evenings 7:30 to 10:30 the plunge will be open to both sexes. Gentlemen on these evenings will be admitted only when accompanied by a lady and all strangers to the institution must procure an introduction before they can purchase tickets. Only special non-transferable tickets will be accepted on social evenings.

Special Notice—On Wednesday afternoon from 1 to 6 o'clock the great plunge can be rented for private parties. Children under 12 will not be admitted unless accompanied by parent or guardian. Boys under 16 will be admitted during ladies' hours when accompanied by their mother or guardian. During June, July and August the great plunge will be open to both sexes from 8 a. m. to 8 p. m. daily except Sunday. The great plunge occupies a space of 50 feet wide by 122 feet in length, and is from 2 1/2 to 3 feet deep. It is filled with mineral water from the company's own wells and is absolutely pure and remarkably clear and buoyant. There are 100 dressing rooms, two toilet rooms, two hot and cold shower baths, one automatic needle bath, two rubber covered spring boards, a raft, a traveling crane and ropes for acquiring the art of swimming. Several life preservers, mirrors, combs and brushes, soap and towels, etc., and the admission to the plunge with all of these privileges is but 25 CENTS.



Miss Bertie Barr and Mr. F. Dever give instructions in swimming to ladies and children, men and boys during advertised hours.

The Hot Salt Baths are remarkably efficacious in such ailments as rheumatism, dyspepsia, gout, malaria, kidney, liver and nervous troubles and blood diseases. The hot salt departments are probably the most important of this great establishment and both sexes may bathe at the same time, there being a separate and distinct apartment for ladies and gentlemen, with skilled attendants in each. If you are sick, or feel bad and don't know exactly what ails you, try these salt baths for a short time and see the result. It will be a revelation to you.

The Bed Rooms are charming, they are well ventilated, handsomely furnished and are for the accommodation of those in ill health who wish to take baths and remain in the building, or for those who wish a night's lodging after a Turkish, Russian or Cabinet bath. The Reception Rooms are of exquisite architecture and are richly decorated and afford most comfort and rest to those who wish to shew away an hour or two after a bath. The latest fashion books, periodicals and illustrated papers are on convenient tables. Luxurious dresses, rockers and easy chairs are on every side. The carpets are rich in color and design. Be sure and visit these apartments.

The Barber shop is in charge of careful men. The tools are sharp, the surroundings neat and comfortable and the charges moderate.

The Ladies Hair Dressing Department is very complete and is supplied with everything necessary for artistic and satisfactory work. The lady attendants are experienced and courteous and will strive to please all who favor them with a visit.

The Plain Baths are very complete and afford ample accommodations for both sexes at the same time. All tubs are white porcelain.

Pamphlets, testimonials and all information may be secured by addressing Mrs. M. H. and J. O. Everett, managing physicians, M and Fourteenth streets, Lincoln, Neb.



MANHOOD RESTORED! "NERVE SEEDS."

This wonderful remedy cures all nervous diseases, such as Weak Memory, Loss of Brain Power, Headache, Wakefulness, Lost Manhood, Nightly Emissions, Nervousness, all drains and loss of power in Genitive Organs of either sex caused by over-excitation, profligate errors, excessive use of tobacco, opium or stimulants, which lead to Infertility, Consumption or Insanity. Can be carried in vest pocket. 25¢ per box, 50¢ for 25¢, by mail prepaid. With a 50¢ order we give a written guarantee to cure or refund the money. Sold by all druggists. Ask for it, take no other. Write for free Medical Book sent sealed in plain wrapper. Address: S. E. V. BEEBE & CO., Mastic Temple, CHICAGO.

For sale in Lincoln, by H. W. BROWN and W. N. REHLANDER, Druggists.

MACFARLANE'S

ICE CREAM PARLORS

Are Now Open and we are Serving the Purest and Most Delicious
Ice Cream in the City.

ALL KINDS OF CAKES TO ORDER.

We Make a Specialty of Family Orders and will promptly deliver all Supplies at Reasonable Prices.

WILLIAM MACFARLANE, Prop.

TELEPHONE 457.

M'BRIDE BLK., COR. 12TH AND P STS.